

"Thinking about Joining a Medicare HMO?" is one of a series of guides for Medicare beneficiaries in New York City. It lists rights of enrollees in Medicare HMOs. Provided by the Baruch College of Public Affairs.

Thinking about joining a Medicare HMO?

You've heard the hype.



You've heard the horror stories.

What are the facts

To decide for yourself about Medicare HMOs, you need balanced and objective information

Look inside



9. **Make sure you know your rights**

If you are in a Medicare HMO, you have certain guaranteed rights:

- ◆ You have a right to get emergency care anywhere in the United States when and where you need it. You don't need permission from the HMO or your doctor.
- ◆ If you have a serious illness, you have a right to enough visits to a specialist to meet your medical needs.
- ◆ If you are a woman, you have a right to choose a gynecologist or other women's health specialist from the HMO's list of doctors to meet your primary care or women's health needs.
- ◆ You have right to know how your plan pays its doctors. You also have a right to know whether your doctor owns all or part of the lab or other services they refer you to.

If your Medicare HMO does not pay for or stops covering a service that you think should get:

- ◆ **YOU HAVE A RIGHT TO APPEAL.** The HMO must tell you in writing how to appeal. If you think your health could be seriously harmed by waiting for a decision about the appeal, ask the plan for a fast decision. They must answer you within 72 hours.
- ◆ If the plan does not agree with your appeal, it is reviewed by an independent group of doctors who are paid by Medicare to review complaints about the care given to Medicare patients.
- ◆ If you are still unhappy with your Medicare HMO, you can return to original Medicare at any time. Call or write the HMO or the Social Security Administration (1-800-772-1213) and tell them you want to leave. When you leave the HMO you automatically return to original Medicare or you can join another HMO that is available where you live.

For more information about appeals or going back to original Medicare, call the free help lines listed in Step 7, on page 13.